

WHAT IS CLAIMED IS:

1. A system for secure and private on-line shopping comprising, in combination:

an on-line shopping store comprising a plurality of computers for accessing on-line retailers;

an on-line shopping store server coupled to the plurality of computers of the on-line shopping store for hosting an on-line shopping store web site;

an on-line store shopping card for purchasing items from the on-line retailers wherein the on-line shopping card is a pre-paid card having an assigned monetary value; and

a shopping card server coupled to the on-line shopping store server for verifying authenticity and monetary value of the on-line store shopping card, for crediting and debiting the monetary value of the on-line store shopping card, and for transferring payments to and from a user of the on-line store shopping card and the on-line retailers.

2. A system for secure and private on-line shopping in accordance with Claim 1 further comprising at least one home computer coupled to the on-line shopping store server for accessing on-line retailers.

3. A system for secure and private on-line shopping in accordance with Claim 2 further comprising an outside server coupled to the on-line shopping store server and the on-line shopping card server for accessing web sites that not located on the on-line shopping store server.

4. A system for secure and private on-line shopping in accordance with Claim 1 wherein the on-line retailers are formed into a single network of sites and are hosted on the on-line shopping store server.

5. A system for secure and private on-line shopping in accordance with Claim 1 wherein the on-line shopping server host a home web page having hyperlinks to the on-line retailers.

6. A system for secure and private on-line shopping in accordance with Claim 1 wherein the on-line shopping card has an identification number which is used when purchasing goods from the on-line retailers.

10. A system for secure and private on-line shopping in accordance with Claim 1 wherein the on-line shopping card is a programmable on-line shopping card.

11. A method for making secure and private on-line purchases comprising the steps of:

providing an on-line shopping store having a plurality of computers for accessing on-line retailers;

providing an on-line shopping store server coupled to the plurality of computers of the on-line shopping store for hosting an on-line shopping store web site;

providing an on-line store shopping card for purchasing items from the on-line retailers wherein the on-line shopping card is a pre-paid card having an assigned monetary value; and

providing a shopping card server coupled to the on-line shopping store server for verifying authenticity and monetary value of the on-line store shopping card, for crediting and debiting the monetary value of the on-line store shopping card, and for transferring payments to and from a user of the on-line store shopping card and the on-line retailers.

12. The method of Claim 1 further comprising the step of providing at least one home computer coupled to the on-line shopping store server for accessing on-line retailers.

14. The method of Claim 11 further comprising the step of forming the on-line retailers into a single network of sites that is hosted on the on-line shopping store server.

16. The method of Claim 11 providing an identification number with the on-line store shopping card which is used when purchasing goods from the on-line retailers.

17. A method for making secure and private on-line purchases comprising the steps of:

providing an on-line shopping store having a plurality of computers for accessing on-line retailers;

providing an on-line shopping store server coupled to the plurality of computers of the on-line shopping store for hosting an on-line shopping store web site;

purchasing an on-line store shopping card for purchasing items from the on-line retailers wherein the on-line shopping card is a pre-paid card having an assigned monetary value and identification number;

selecting goods and items to purchase;

entering the identification number of the on-line store shopping card;

verification of the identification number and funds remaining on the on-line store shopping card; and

entering a delivery location of the goods and items purchased when the identification number and funds are verified.

18. The method of Claim 17 further comprising the step of assigning a Personal Identification Number (PIN) to the on-line store shopping card.

19. The method of Claim 17 further comprising the steps
of:

selecting the on-line shopping store as the delivery
location; and

calling a purchaser when the goods and items purchased
have arrived at the on-line shopping store.

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